

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Minnie L Bell-Mason  
Debtor

Case No. 13-15669-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 234a

Page 1 of 1  
Total Noticed: 28

Date Rcvd: Nov 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2013.

db  
22518998 Minnie L Bell-Mason, 4137 East 116th Street, Cleveland, OH 44105-5453  
22518998 +AMS Billing Services, 6915 15th Street E Ste 204, Sarasota FL 34243-7203  
22518998 Anesthesia Pain Care Consultants, 7154 N Univeristy Drive Ste 316, Tamarac FL 33321-2916  
22519001 +BCC Financial Management Services, PO Box 590097, Ft Lauderdale FL 33359-0097  
22519006 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland OH 44195-0002  
22519007 +Colonnade Residences, 1640 NW 128th Drive, Sunrise FL 33323-5200  
22519008 +David A Head Esq, 323 W Lakeside Avenue Ste 200, Cleveland OH 44113-1009  
22519010 Dynamic Recovery Solutions, PO Box 25759, Greenville SC 29616-0759  
22519012 +First Credit Inc, PO Box 630838, Cincinnati OH 45263-0838  
22519013 +Gentle Dental Group, 951 Broken Sound Parkway Ste 185, Boca Raton FL 33487-3506  
22519015 +Mark Melamud MD, 29001 Cedar Road Ste 430, Lyndhurst OH 44124-4041  
22519016 +Medicredit Corporation, 3620 I 70 Drive SE Ste C, Columbia MO 65201-6582  
22519017 +Mel R Krohn DMD, 7500 NW 5th Street Ste 105, Plantation FL 33317-1612  
22519019 +Mnet Financial Inc, 95 Argonaut, Aliso Viejo CA 92656-4133  
22519020 +National Credit Adjuster, PO Box 3023, Hutchinson KS 67504-3023  
22519021 +Northland Group Inc, PO Box 390905, Minneapolis MN 55439-0905  
22519022 +Seveth Avenue, 1112 7th Avenue, Monroe WI 53566-1364  
22519023 Surgery Center of Ft Lauderdale, 4485 North State 7, Fort Lauderdale FL 33319  
22519024 +The Cleveland Clinic Foundation, 8085 Rivers Avenue Ste 100, N Charleston SC 29406-9239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22519000 +EDI: ACCE.COM Nov 27 2013 22:18:00 Asset Acceptance LLC, Attn Bankruptcy Department,  
PO Box 2036, Warren MI 48090-2036  
22519005 EDI: CITICORP.COM Nov 27 2013 22:18:00 Citibank NA, Attn Centralized Bankruptcy,  
PO Box 20363, Kansas City MO 64195  
22519002 E-mail/Text: cms-bk@cms-collect.com Nov 27 2013 22:46:29 Capital Management Services,  
698 12 South Ogden Street, Buffalo NY 14206-2317  
22519003 +EDI: CAPITALONE.COM Nov 27 2013 22:18:00 Capital One, Attn Bankruptcy Department,  
PO Box 30285, Salt Lake City UT 84130-0285  
22519004 +E-mail/Text: bankruptcy@cavps.com Nov 27 2013 22:48:52 Cavalry Portfolio Services,  
Attn Bankruptcy Department, 500 Summit Lake Drive, Valhalla NY 10595-2322  
22519009 EDI: DISCOVER.COM Nov 27 2013 22:18:00 Discover Financial Services LLC, PO Box 15316,  
Wilmington DE 19850  
22519011 E-mail/Text: data\_processing@fin-rec.com Nov 27 2013 22:46:28 Financial Recovery Services Inc,  
PO Box 385908, Minneapolis MN 55438-5908  
22519014 +E-mail/Text: bankruptcy@gulfcoastcollection.com Nov 27 2013 22:46:09 Gulf Coast Collection,  
5630 Marquesas Circle, Sarasota FL 34233-3331  
22519018 +EDI: MID8.COM Nov 27 2013 22:18:00 Midland Funding, 8875 Aero Drive Ste 200,  
San Diego CA 92123-2255

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2013

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2013 at the address(es) listed below:

David O Simon david@simonlpa.com, dosimon@ecf.epiqsystems.com  
Paul S. Kuzmickas on behalf of Debtor Minnie L Bell-Mason pkuzmickas@lawlh.com,  
koconnor@lawlh.com;lsekanic@lawlh.com

TOTAL: 2

Northern District Of Ohio  
United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Minnie L Bell-Mason

**Case No.:** 13-15669-aih

**Chapter:** 7

aka Minnie Lee Bell-Mason, aka Minnie L. Bell, aka Minnie  
Townsend-

**Address:**

4137 East 116th Street  
Cleveland, OH 44105-5453

**Last four digits of Social Security No.:**

xxx-xx-7057

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** November 27, 2013  
Form ohnb234

/s/ Arthur I. Harris  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**